



COINS Trust Charity Commission Annual Report

1st August 2024 to 31st July 2025

Registered charity number 1051406

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Reference and Administration details

Charity's principal address: Fairacre, Speen Lane, Newbury RG14 1RW

Charity Trustees:

| Trustee name | Office |
|-------------------|-------------------|
| Siân Lupton | Chair |
| Jonathan Hilliard | Co-Treasurer |
| Matthew Kingston | Co-Treasurer |
| Peter Bradley | |
| Liz How | Safeguarding Lead |
| Elizabeth Timms | |

All trustees acted for the whole year.

Charity Staff:

| Staff name | Job Title |
|-----------------|---|
| Kate Adlam | Co-Schools Team Leader (16hrs/week term time) |
| Kristina Martin | Co-Schools Team Leader (16hrs/week term time) |
| Clare Serruya | Session Worker (6-8 hrs/week) |

Structure, Governance and Management

The charity is a 'Trust' with a 'Trust Deed' constitution dated 22nd November 1995.

Trustees are proposed by an existing Trustee and elected by all Trustees.

COINS is a local Ministry Partner (LMP) of Scripture Union (SU) (Charity No. 231422). They support COINS with policy, procedural advice and training for Trustees and our School's Team.

We are an organisational member of CTNA (Christians Together in the Newbury Area).

The Management Team, which consists of Trustees and our Schools Team Leader(s), meet each half term to oversee the smooth running of the charity and to ensure that we are continuing to meet the purpose of the charity. We review our activities and any concerns or issues. We are in contact via email/phone to address any issues that arise in between meetings, have biannual Trustee meetings and have a direct support contact at Scripture Union.

In addition to our Safeguarding Policy, our practice is to have clubs led by two people, usually a COIN'S staff member and volunteer. Our regular volunteers are DBS checked by SU or by the Diocese/Church of England. Two Trustees (Sian and Liz) attended Safer Recruitment training in June 2022.

We also continued to review and implement the requirements of our GDPR policy.

The Management Team and Trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

COINS Trust Objectives and Activities

COINS (Christian Outreach in Newbury Schools) purpose is to advance the Christian faith in Newbury and the surrounding area, particularly amongst children and young people in schools and other educational establishments.

We achieve our stated public benefit by offering a range of activities to our local schools that educate the children about authentic Christianity. Our aim is to present the Christian faith as intellectually credible, worth considering seriously, exciting, full of hope and joy, relevant and founded in history. At all times we respect the fact that children are impressionable, sometimes haven't chosen to be there, and they should not be put under any emotional pressure to respond or made to feel uncomfortable in any way.

We seek to support teachers and schools, building good relationships and confidence in the activities we offer.

Typically, we offer primary schools a range of activities that include:

- Special Events, two-hour workshops with discussion, drama and craft
 - *'The Christmas Gift'*,

- 'Easter Eggsplored'
- 'It's Your Move' (supporting children with the transition from primary to secondary school).
- Assemblies
- Staff room pop-up cafés
- R.E. lessons
- Lunch-time Clubs.

The passage below, from the Bible, is part of the inspiration and driving force behind our registered objectives:

Romans 10:11-17 (International Children's Bible)

As the Scripture says, "Anyone who trusts in him will never be disappointed." . . . "Anyone who asks the Lord for help will be saved."

But before people can trust in the Lord for help, they must believe in him. And before they can believe in the Lord, they must hear about him. And for them to hear about the Lord, someone must tell them. And before someone can go and tell them, he must be sent. It is written, "How beautiful is the person who comes to bring Good News." . . .

So, faith comes from hearing the Good News. And people hear the Good News when someone tells them about Christ.

Volunteer and Supporter Engagement

We wouldn't be able to run our Christmas, Easter and 'It's Your Move' school events without the valuable contribution of volunteers. We are supported by volunteers from various churches in the Newbury area who help with the activities at these events and pray for our work. We are also very grateful to the churches and individuals who support us financially and those churches, St Nicolas, St Mary's Greenham, St Mary's Shaw and St Joseph's who have supported us by allowing us to host events in their buildings and using their facilities.

Supporters and volunteers are updated on our activities by the team via termly 'Pause and Pray' meetings with event training and refreshments for volunteers. We have valued these times of fellowship and prayer and really appreciate the volunteers who have attended.

Elizabeth also produces and circulates a termly 'COINS Calling Prayer and Praise' update or 'COINS Catch-up' newsletter. We have attended the CTNA ministers and organisations lunches to maintain awareness of our activities. Siân has also been invited to join the CTNA Ministers monthly lunch meeting to represent the Christian organisations in Newbury to encourage connection and networking with the Newbury churches.

Summary of Main Achievements during the year

Schools' Team

We continue to focus resources on twelve local primary schools with over 3300 pupils between them, but with the successful recruitment of Kristina we have developed our secondary school work at Trinity and Park House Schools. These secondary schools have over 2300 students between them.

Autumn Term Highlights

Starting the new school year with an established staff team was a real blessing, as both schools and volunteers are coming to anticipate all the COINS team has to offer. The term started with the team hosting pop-up staff room cafes at seven schools. They were always made welcome and the staff enjoyed refreshments and homemade goodies. They are an opportunity for staff to become familiar with COINS resources and lead to useful conversations about how we can best serve individual schools.

The established clubs at St Joseph's and Fir Tree continued, with new clubs at Robert Sandilands and Shaw-cum-Donnington. All the clubs looked at the story of Noah over 5 weeks with discussion, drama and craft culminating with an assembly for the whole school given by the pupils with COINS support.

Assemblies were given to two schools on 'Fruits of the Spirit' and one on "Let your Light Shine", followed by a craft session.

Kate assisted Joy, a minister from St Nicolas church to run an 'Introduction to Christianity' course at St. Gabriels Independent School for year 9's, with five pupils regularly attending.

Kristina started a year 7 hub at Trinity Secondary School with two regular volunteers, Beverley and Siân from The Bridge Church and St Nicolas Church. Raymond and Ed, the minister and curate from St Mary's Church next to the school helped as needed. The plan was to build on our contact with the pupils that attended our year 6 workshops. Numbers built slowly with 6-8 students attending regularly with the aim of giving them a safe and fun lunch time space with snacks and games, however occasionally very interesting questions were raised, for example 'Did Jesus have to die?'

The team attended the CTNA (Churches together in the Newbury Area) partners lunch, which was as usual a wonderfully encouraging event to connect with local clergy and other Christian organisations in Newbury.



Kristina reviewed and updated our COINS Safeguarding policy and procedure document and we joined thirtyone:eight to give us access to regular safeguarding advice and training.

Pause and Pray at the beginning of November at St Mary's Shaw was a wonderful time of prayer and discussion in preparation for 'The Christmas Gift'. Eleven schools booked either 'The Christmas Gift' or 'He is Amazing' assembly covering over 500 children. Where the school has a combined year 5 and 6 class, we offer the two Christmas options on rotation. We received great feedback from staff and pupils and had generous support from our wonderful volunteer network. Many of the pupils who came along had never been inside a church before. We are grateful to

the Newbury churches for being such welcoming places and for all our amazing volunteers who shared their love for Jesus so brilliantly with the pupils.

Spring term Highlights.



The spring term brought more assemblies looking at *An Attitude of Gratitude* and *Embrace Peace* about Lent given to over 300 pupils, with Stockcross and Speenhamland participating in a supporting craft activity.

At a student's request and with the support of the Head of Religious Education at Trinity we started a COINS Connect Club after school, open to years 8-13 as a place where students can come and explore Christianity together. The club started after half term with five regular attendees, studying the book of Jonah. The year 7 COINS hub continued to grow with 28 individual

students having attended in the term, but not all every week. Kristina also organised a parent/teacher prayer meeting in February for Trinity with six attendees.

Prayerfully Kristina started exploring whether Park House School would be interested in a COINS club. Rachael, the youth worker from Glendale Church was an enthusiastic supporter and with the help of a Christian teacher explored how COINS might best serve Park House Secondary School.



Pause and Pray was held at St Mary's Shaw at the end of February in preparation for the year 6 *Easter Eggsplored* workshop. All eleven schools with over 540 pupils attended that had participated in our two Christmas event options. Each session blessed a local church with a beautiful resurrection cross covered in tissue paper flowers made by the pupils. The event with the Willows Primary School at St Mary's Greenham was a particular highlight for the team.

Connect clubs continue to thrive with an additional club at Stockcross Primary School. The successfully established format with discussion, drama, craft and finally a whole school assembly looked at Jesus feeding the 5000.

Kate and Kristina attended the termly Reading area church youth and school workers meeting for a time of sharing best practise, encouragement and a talk from *Be Space* about setting up prayer spaces in schools. Siân and Kate also attended the CTNA partners lunch meeting in March to report back on our activities.

Summer term Highlights

We finished the school year introducing the COINS Connect clubs to the *Spacemakers Contemplation Toolkit* produced by the Oxford Diocese. The pupils responded well to the change of pace and the COINS team learnt a lot about how to introduce Christian contemplation into primary schools.



Summer term *Pause and Pray* was kindly hosted by Newbury Baptist Church in the evening, to offer different people the opportunity to attend. We had prayer, desserts and a very enjoyable evening. Ten schools booked *It's your Move*, helping year 6 pupils look at the changes, challenges and choices that they face in their transition to secondary school, and the remaining school was gifted *It's Your Move* books even though they couldn't host an event.

The year 7 hub at Trinity Secondary School continued to flourish with a joyful and boisterous group of over 20 students attending each week. There was a core group who came regularly, and who also invited their friends along. Overall, almost 20% of the Year 7's came to at least one session over the year. The club formed a nice community in the school with students telling us how much they look forward to it. The COINS Connect club at Trinity was small, but we were blessed with a regular volunteer, Rachel, from St Mary's Shaw to help Kristina.

The COINS Connect Club started successfully at Park House Secondary School with volunteer support from Rachael from Glendale Church and a Christian teacher at the school.

Kristina attended the SU biannual national conference 2025 and travelled with Sarah and Ann from *Reach*, the Reading SU local ministry partner. Interesting talks included hard topics in the Bible and the characteristics of Generation Alpha and their attitudes to Christianity.

Management/Trustee Team Highlights

We have an amazing team of Trustees whose prayerfully shared wisdom, experience and time are invaluable to the success of COINS. We are blessed to have Kate, Kristina and Clare as a staff team with their skills, experience and energy. We are in a strong position to continue serving our local schools in the new academic year. We all thank and praise the Lord for His guiding hand and leadership.

Fundraising

We had an excellent fund-raising coffee morning at St Nicolas Church in September, raising over £300. We were also invited to benefit from the profits of a West Berkshire Comedy Festival event with Paul Kerensa. We promoted the event through the COINS network of supporters and ran the refreshments on the night. It was an excellent and informative evening about the evolution of the BBC.

Website update

There are ongoing challenges keeping the website up to date, but people are visiting the website and using the resources.

Trustee Review

The Trustees also reviewed the safeguarding policy and agreed that all staff and volunteers running clubs require a COINS DBS and safeguarding training. With events not all volunteers are required to have a COINS DBS, but ideally, they would, and safeguarding would be covered in the *Pause and Pray* training session prior to the event and volunteers given the existing safeguarding guidelines that have been produced.

Financial Review

The budget was reviewed in October 2024 for the year and looking forward to 2024-25. We applied for and received a very generous donation from Thatcham and Newbury Schools Trust to cover increased staffing costs.

Our funding is principally from three channels:

- Individuals/organisations who donate via direct debit each month.
- Local churches who make significant donations on a regular or more ad-hoc basis.
- Grant donation from Christian Education Trust

A significant risk is a large donor reducing or being unable to continue financially supporting us and we will be looking for opportunities to increase the number of our smaller regular donors.

Gift Aid will be claimed again next year, and we are hoping the process will be more efficient.

The Trust has a policy to maintain cash Reserves broadly equivalent to two terms running costs; this amounted to £23k in 2024/25. The actual cash reserves are just over £27k. The

The Trustees confirm that there have been no irregularities.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the COINS Trust

Signature



Full name

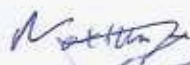
Jean Lupton

Position

Chair

Date

15/3/2026


TREASURER



CHARITY COMMISSION
FOR ENGLAND AND WALES

COINS TRUST

1051406

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Receipts and payments accounts

| | | | |
|------------------------|--------------------------------|----|------------------------------|
| For the period from | Period start date 01-Aug-24 | To | Period end date 31-Jul-25 |
|------------------------|--------------------------------|----|------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|---|--|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Individual Donors | 10,938 | - | - | 10,938 | 9,631 |
| Organisational Donors | 20,000 | - | - | 20,000 | 10,960 |
| Gift Aid | 3,168 | - | - | 3,168 | - |
| Event Income | 322 | - | - | 322 | 255 |
| Interest | 380 | - | - | 380 | 568 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 34,808 | - | - | 34,808 | 21,414 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 34,808 | - | - | 34,808 | 21,414 |
| A3 Payments | | | | | |
| STAFFING | 29,116 | - | - | 29,116 | 23,635 |
| OPEX | 2,350 | - | - | 2,350 | 2,451 |
| OVERHEADS | 2,405 | - | - | 2,405 | 2,317 |
| CAPEX | - | - | - | - | 256 |
| Other | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 33,871 | - | - | 33,871 | 28,659 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 33,871 | - | - | 33,871 | 28,659 |
| Net of receipts/(payments) | 937 | - | - | 937 | - 7,245 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 26,680 | - | - | 26,680 | 33,925 |
| Cash funds this year end | 27,617 | - | - | 27,617 | 26,680 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Bank Current Account | 1,275 | - | - |
| | Bank Savings Account | 26,342 | - | - |
| | | - | - | - |
| | Total cash funds | 27,617 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

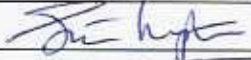

| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|--------------------------|----------------------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | Gift Aid outstanding | 1,711 | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|----------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|--|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|----------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|------------------|------------------|
|  | JOHN LUPTON | 15/3/26 |
|  | MATTHEW KINGSTON | 15/3/26 |

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COINS TRUST [Registered Charity No. 1051406]

I report on the accounts of Coins Trust for the year ended 31st July 2025 which are set out on pages 9 and 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to :-

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act, or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed by :-

Steve Brentnall

I Meadow View Cottages

Town Littleworth

LEWES

BN8 4TH

Date: 16th March 2026